HISTORY OF MONTPELIER.

the priority of the settlement of Mont-peller is conceded to Col. Jacob Davis, an emigrant from Massachusetts, who, with his cousin Parley Davis, had be-come interested in the wiid lands to the north, and in 1787 came to obide in this part of the wilderness of Vermont, on part of the wilderness of vermont, on the banks of the Winooski. The family of Col. Davis came the following year, completing and clinching the Davis title to priority of actual and permanent set-tlement. Over against this claim to the honor of founding Montpelier is placed that of Timothy Bigelow, on the ground

from Newbury to Montpelier in 1868. Situated at the confluence of the Win-ooski and its North Branch, on their low-lying banks, Montpeller was in early times often inundated. In the last half century three notable floods have occurred. In the summer of 1856, after a period of heavy rains, the rivers rose and swept through the streets, filling the cellars and submerging the grounds and lower floors of residences and business houses on the streets near the stream, In the fall of 1869, the rivers again over-flowed their banks and flooded the village. Judges of the court were taken from the

HON. JOSEPH GREEN BROWN. We print herewith an excellent por-

proprietor of the business. He was trus-tee under the village government before

position. He was for several years sec-retary of the Montpelier Board of Trade and in this position always exhibited the greatest interest in any project which looked to the advancement of the city's welfare. He served as aid-de-camp on the staff of Goy. E. C. Smith which gives him the willing reach.

him the military rank of colonel. He is president of Montpeller's popular social organization the Apollo club and takes

organization the Apollo club and takes an active part in its management. The insurance agency which he conducts, is the largest and most important anywhere in this part of the state. It was founded in 1867 and now has the leading companies of England, New York, Philadelphia, Hartford and other New England cities. It embraces fire, life, accident, plate glass, steamboat, surrety, fidelity, employers' and public liability. The combined capital represented by his agency aggregates upwards of \$200,000 000

agency aggregates upwards of \$300,000,000. It is a well known fact that large insurance companies select as their repre-

sentative only men of known reliability, who are prompt and painstaking alike with clients and principal. That Mayor

Brown gives the most perfect satisfac-tion to both parties is proven by his con-

tion to both parties is proven by his con-trol of the insurance business of Mont-peller. In his administration of the city's affairs he has advocated only suck

measures as would permit of a moderate



JOS. G. BROWN MAYOR OF MONTPELIER.

that he was the pioneer in organizing, in court house in boats, and men rowed in 1780, the land company for the purchase of the township which was named Montpelier, and raised the purchase money; pelier, and raised the purchase money; and that of Joel Frizzel who in 1286 was a temporary settler on land in the township, to which he had, a title Doors midwight near the mouth of North and that of Joel Frizzel who in 188 was a temporary settler on land in the township, to which he had a title. Deeds count. The man who was the animating spirit of the land company which had bought this parcel of Vermont wildermidnight, near the mouth of North Branch, After clearing skies and a low-ering temperature had dispelled fear of inundation, and residents and merchants had gone to their homes, their minds at ness, who came here and was a stayer, beneath whose sturdy strokes the forhead gone to their homes, their minds at beneath whose sturdy strokes the forest bowed, under whose hands the shades of the woods were replaced by smiling fields, around whom an industrious community of settlers gathered and local from basements or asset to places of segovernment was organized, was Col. Jacusty and he is justly accounted the founder of the town. The original Davis mansion, built of logs, was reared, in section of the town. The lower floors of 1790, the first frame house. The second stores and many dwellings were speed-1790, the first frame house. The second Dayls residence, is an interesting relie of the city's earliest times. Parley Dayls was always a co-laborer with Col. Jacob Dayls in the settlement of the new town. stores and many dwellings were speed-ily submerged. Horses and other animal. were with difficulty rescued from drown-ing. The loss of property and the damage done were very heavy, the persona' discomfort and derangement of business without a precedent in the history of the in its developments and the organizati of its affairs. He reared his habitation on the hills, and the house he builded, a town. two-story frame structure, and in which he lived his active life, still stands at the Center, in spite of neglect and dila-tion an object of interest to the antiquar-

The town was formally organized in trait of Joseph Green Brown, mayor of 1791, having then a population of 112 persons, and 27 legal voters. Artisans, merond term. Mayor Brown was born in chants, lawyers and doctors began to Montpeller in 1886 and is the son of chants, lawyers and doctors began to darrive, and when the nineteenth century dawned Montpelier was a compact, fully equipped and thriving municipality, its the city. He attended the graded citizenship composed of men of the sturschools of the city and the Washington diest character and best intelligence, their County Grammar which he left to enter wives and mothers, women who were en-dowed with feminine grace and every dowives and mothers, women who were endowed with feminine grace and every domestic virtue. Here was the germ of that his father, the firm name becoming A. greater community that later became eminent in the state in every department of the work when he became sole three was the wear tens-

In November, 1805, the young town, which had grown apace, by act of the Montpeller became a city and afterward legislature was made the Capital of the State. The site chosen for the State was elected mayor in 1809 and 1900. He State, and was contributed by Thomas he was nominated and elected without opportunity as son of Col. Davis, the founder. Position. He was for several years sections. The town built the house, in which the Legislature convened in October, 1808. Its selection as the State Capital gave a great impetus to the growth and prosper-ity of Montpelier. The first Capitol, a somewhat primitive structure built of wood, was replaced in 1836 by a house of classic architecture made of Barre gransite. The building stands on an elevated site, in a spacious and terraced area. The entrance to the grounds and principal approach from State street is noble and commanding. The gateways, the fence, the grounds and all their details are in keeping with the building keeping with the building and assist in giving to it that consideration it should nave as the Capitol of a flourishing and independent State. (Thompson's Vermont). The ground plan had the form of a Greek cross; the distinguishing feature of the central building was a noble portico supmassive granite columns, so seventy feet in height. This building was destroyed by fire in 1857, rebuilt in sub-stantially the same style and occupied for the first time at the legislative ses-sion of 1859. The exceptional beauty of the Capitol and its grounds is the subject of remark by strangers visiting Mont-pelier. The town derived additional distinction in 1811 by being made the shire of Jefferson-changed in 1814 to Washington-county. In 1848, diverse material and political interests led to a division of the town by act of the Legislature. There-after the village of Montpeller, with an environing area of some 4000 acres, re-tained the old name, and the remainder received the designation of East Mont

The Village of Montpeller was incorporated in 1855. A town and a village or-ganization were maintained till 1894, when both were merged under a city charter. The City now embraces the full geographical limits of the town of Montpeller, as established by the act of division in 1848. Across the Winooski in the town of Ber-lin had grown up another large community. Its interests were intimately iden-tified with those of Montpeller, its peo-ple were to all intents and purposes Montpelier people. They traded here, attended church here, had the benefits of the City's schools, fire protection, water supply and other institutions. In 1898, after considerable period of agitation of the subject, this part of Berlin was annexed peller people. They traded here, attend-

to Montpeller give the children the advantages of a higher school education. Washington County Grammar School was established in 1813. This institution has been prac-tically merged in the existing public school system. In 1859 the district schools were united under the roof of a line and structure school buildings. spacious school building at the head of School street. This has been several times chlarged to meet the growing de-mand for additional school facilities, and the City has just erected a new and commodious school building near the old Union school house to supply the grow-ing needs of public education. The Vermont Conference Seminary was removed

that under the present administration Montpeller is one of the best governed cities in the commonwealth.

BARRE RAILROAD COMPANY.

The only railroad to the celebrated and The only railroad to the celebrated and the only railroad operating so many miles of high grade track in conection with any granite industry in the world.

The road was constructed in ISSS-3 running from Barre, Vt., to Millstone Mountain for the transportation of gran-ite from the quarries to Barre. The Barre railroad is standard guige and op-erates about twenty-seven miles of track. Four miles out of Barre City the main line reaches an altitude of 1025 feet above the city. The road circles the moun-tain and tracks from the main line run directly into the quarries, many of which are the largest granite quarries in the world. The same derricks used in raising the massive blocks of granite from nature's bed, place the same directly on cars for shipment to all parts of the

The building of the Barre railroad has done more to help develop the granite industry of New England than all other roads combined.

Many attempts and surveys were made previous to 1888 to build a railroad to harre quarries but all were abandoned as impracticable and impossible until the late Daniel R. Sortwell of Cambridge. the late Daniel R. Sortwell of Cambridge. Mass., organized and constructed the Barre railroad which gives the producers of Barre granite transportation facilities unequaled by any granite producing centre in the world. The largest granile blocks ever quarried and transported by rail in the United States are now shipped from the Barre quarries. The photograph of special car with 14 foot 4 inch square granite base, illustrates the construction of cars and manner of loading large stone for shipment. These cars have a carrying ca-

ment. These cars have a carrying ca-pacity of 100,000 pounds, and are con-structed with a "well hole" in centre of cars, and in order to bring the total height within the limit that different railroads in the country will accept the granite bases are loaded through the cars and to within a few inches of the

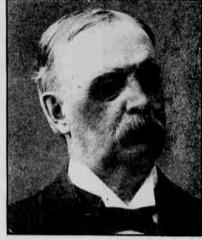
cars and to within a few inches of the rail. The load as will be observed is carried by heavy timbers passing through the stone which rests on long timbers running lengthwise the car on either side of the "well hole" or pocket.

The views of the surounding country and distant mountain peaks including Camel's Hump and MountMansfield, from different points en route and from the summit are grand beyond description.

A visit to Vermont is not complete without a trip over the Barre Railroad and a visit to Vermont's greatest industry, the Barre granite quarries.

HON. HIRAM CARLETON.

Judge of Probate for the district of Washington. Mr. Carleton was born in Barre. August 28, 1838, and graduated from the University of Vermont in 1880. He was admitted to the Washington county bar in 1895. In 1879 Mr. Carleton was elected state attorney for the county and served two years. He came to Montpeller in 1875 and was appointed judge of probate in 1883. He has for many years been an officer of the Ver-mont bar association and was president of He rep ent Historical Society.



HON. HIRAM CARLETON. resented Waitsfield in the general assembly in 1869 and 1870. He is intensely interested in all educational and historical

D. S. WHEATLEY.

Dealer in dry goods, Ladies' Wearing Apparel and Novelties, Langdon Street. This store is thoroughly up-to-date in ev-ery respect. The building is a modern one, the interior arrangements are of 20th century style and the stock and management are what the public demand. Mr. Wheatley for five years was a member of the firm of Howe & Wheatley but in 1888 was established for himself in the J. W. Ellis block. He is a native Vermonter, having been born in Brookfield. He came to Montpeller in 1865 and his pres-ent store, a cut of which is shown herewith, is a substantial proof of his suc-cess. It is considered one of the best in the state in appearance and equipment.

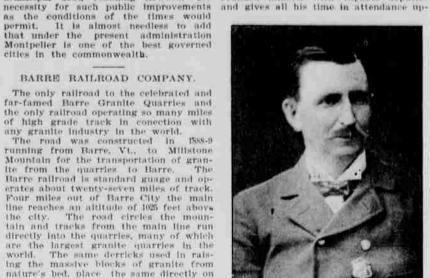
CHARLES C. GRAVES

Washington county's popular sheriff is a native of Middlesex Vt., born Feb. 17, 1855. He has served as an officer for many years and his election to the shrievalty was due to efficient service in the per-formance of his duty. He was lister and constable in here. constable in his native town before re-moving to Waterbury where he now resides and where he served eight years in same capacity. He is now serving 'ils sec



D. S. WHEATLEY'S STORE,

rate of taxation and provide sufficient and term and his conduct of the office, funds for a gradual reduction of the gives emminent satisfaction. He has sur-municipal debt, realizing however the rounded himself with capable deputies



C. C. GRAVES. on the various duties involved in the conduct of the office. He is officer of the supreme court of the state which requires

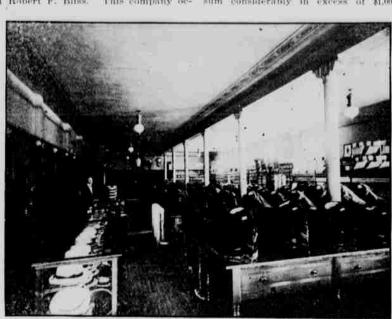
much of his time. A. D. FARWELL & CO.

Dealers in Gentlemen's Ready to Wear Garments, Langdon Block, Main street, A. D. Farwell, Charles E. Kingsbury and Robert F. Bliss. This company oc-

Brown purchased Mr. McCormick's in-terest in the business. Mr. Ryle is now superintendent and general manager of the works, tie is a native of Walts-field. Vermont, coming here fourteen years ago. He has been senior member of this firm since its foundation, and is a thoroughly practical man at the business, having had many years experience. The firm is in a most excellent condition for handling large work and now have under way some very large contracts. They have built some of the finest specimens of artistic monumental work to be seen any where.

MONTPELIER SAVINGS BANK AND TRUST COMPANY

It is fitting that one of the most solid and substantial financial institutions of the capital city should find its home in the handsome and imposing Langdon block, that adorns the corner of Main and State streets, a double attraction to the citizens of Montpeller. The financial condition of the institution today is an earnest of the esteem in which it is held at home and abroad, as well as a tribute to careful, brainy and straightforward management. The construction and equipment of the bank's home is and equipment of the bank's home is just 'what present-day needs demand. It speaks the word- that 50 years of the bank's life have spelled for the people-security. Beside well-nigh impregnable safes and vaults, the company provides and rents over 100 safety deposit boxes and a system of checks and duplicate backs insures their safe keeping of their contents. In the thirty years during contents. In the thirty years during which it has been doing business the company has never falled to pay regular dividends to its stockholders. It has paid in interest on deposits during that time a sum considerably in excess of \$1,000,000



INTERIOR OF A. D. FARWELL'S STORE.

cupy the very best store in the city of Montpeller and it is doubtful if there is one as large and well furnished anywhere in the state. The history of the house dates from 1869 when Mr. Farwell started business in the Spaulding block which was torn down for the State street extension. Since then he has had seven locations, always alming to secure the largest and best stores. When the and today it carries deposits exceeding \$2,250,000. These facts and figures are eloquent in themselves and proclaim the institution's influence throughout community. The officers of the bank are: James W. Brock, president; L. Burt Cross, vice president; Albert W. Ferrin, treasurer. The above, with M. E. Smille and W. W. Brock, constitute the board of trustees. Homer W. Heaton was the first president when the bank seven locations, always aiming to secure the largest and best stores. When the handsome Langdon block was proposed he had the opportunity to arrange the north half of the main floor in accordance with his ideas of what a store should be. It is wide and deep, has two front entrances, with large show windows, ornamented ceiling, oak wall cases, counters, office furniture and fixtures, is high studded and has light from three sides; in fact it is an ideal place for retail business. In such a store as this it naturally follows that the stock must be large and up-to-date. That this is true needs but a glance at the tables which are piled high with ready-to-wear garments for all sizes and conditions of men. They are first to introduce styles in hats, neckwear and haberdashery, generally and draw to the store trade from commenced business in 1897 and Whitman G. Ferrin, father of the present official, was the first treasurer. The company was the second of its kind chartered in the state. There were 56 subscribers to the original stock of \$50,000, many of whom have since passed away. It is a significent fact that, so far as can be learned, not a single share of the comerally and draw to the store trade from all the neighboring villages for miles When a removal was made to around. the new store Mr. Farwell formed a stock company admitting Charles E. Kingsbury who had been a trusted clerk for eight years and Robert F. Bliss, who had been with him three years. New methods of business were adopted, the most important being the cash system. This has proved much more successful than was even anticipated and now everyone knows they are getting rock boteryone knows they are getting rock bottom prices and are not paying a profit to liquidate bad bills. Their large trade enables them to keep the stock fresh, new and inviting. The handsome appearance of windows and store is largely due to the taste and skill of Mr. J. L. Hatchelder, the head clerk who has been with the house for fourteen years. Mr. Farwell is a native of Barre; Mr. Kingsbury of Warren, and Mr. Bliss of Calais, all within a few miles of the city. The success of the house is another exemplification of what may be accomplished by proper business methods here in Vermont and shows that the Green Mountain state still holds out as

Green Mountain state still holds out as good opportunities for young men as can be found anywhere.

pany's stock is today offered for sale at any price.

the

THE MONTPELIER NATIONAL BANK. Albert Tuttle president, Levi H. Bixby cashier. This city noted for its import ant financial institutions has in this bank a safe repository for the funds of its commercial houses and the large interests which are centered here. its operation modern methods of banking are provided and every convenience afforded that is available in the largest cities. Its record of business covering a period of over thirty-six years stamps it as among the solid banks of the country and its condition today is an evidence of the stability of the national banking law. It was chartered under act of congress June 3, 1864 and received a renewal of its charter. The first board of directors were James R. Lang-don, Elisha P. Jewett, George C. Shep-ard, Daniel Baldwin, Rawsel R. Keith, Carlos Bancroft and Dennison Taft James R. Langdon was its president, James R. Langdon was its president, George C. Shepard vice president and Charles A. Reed cashier. By the death of Carlos Bancroft in 1876 Albert Johonnott was elected to fill the place made vacant. E. D. Blackwell was elected cashier to fill the position made vacant by the resignation of Charles A. Reed in 1881 which position he held till De-cember, 1889, when Levi H. Bixby was elected cashier. At the death of James R. Langdon in Sept. 1855, Albert Tuttle was elected president which position he



RYLE & MCCORMICK COS. PLANT.

RYLE & McCORMICK CO. still holds. Manufacturers of Dark and Light Barre Granite Monumental Work, Dennis F. Ryle and Joseph G. Brown, propri-etors. The granite manufacturing plant owned and operated by this firm is one of the largest and best equipped to be found anywhere in the granite district, and when the addition now building is completed the main cutting shed will be 60 fect wide and 185 feet long. It is situated on a spur track of the Montpeller & Wells River Rallroad and is equipped with one of the Lane Manufacturing Co's noted traveling cranes which runs the full length of the building. They are al-so equipped with all the latest, up-to-date machinery, including air compressor, pneumatic tools, polishing machines, etc., and in fact have the very best facilities for handling and working granite that it is possible to obtain. They are prepared is possible to obtain. They are to furnish plans and estimates on g ite ecmetery work of all kinds and fifty men employed at their works. The firm has been in operation since Decem-ber, 1896; the building now occupied and built by them having been erected in 1898.

On July 12, of this year, Mayor Joseph G.

The present board of direc tors are Albert Tuttle, George W. Scott, James W. Brock and Arthur D. Farwell. The capital stock of the bank is \$150,000, surplus and undivided profits \$124,732, U.S. bonds at par \$251,000, other bonds \$96,-550. It has conveniently arranged of-fices in the central business section of the city, provided with modern safe-guards for the protection of its funds, its officers and directors are well known business men and financiers who are identified with all that tends to the ad-vancement of the city's interests. The bank transacts a general business in its varied details, accepts deposits subject to check, negotiates commercial paper, issues drafts on corresponding banks in leading cities, letters of credit available in foreign countries, and favors its cusbanks in tomers with loans on approved collateral

CAPITAL SAVINGS BANK & TRUST COMPANY.

The Capital Savings Bank and Trust Company was granted its charter from the Legislature of the State of Vermont



VERMONT MUTUAL INSURANCE 1828.

in 1800 after encountering a strong oppo-sition from the friends of the banks then established in Montpeller who claimed that there was no room for another bank that there was no room for another bank and that a new bank could not hope to succeed in competition with old estab-lished banks managed by such eminent financiers as Hon. James R. Langdon, Hon. John A. Page and Hon. Homer W. Henton, all now deceased. The capital stock of \$190,000 of the new bank was im-mediately taken on notice that the books were open to receive subscriptions there were open to receive subscriptions there-for. The taking of large amounts of stock by single individuals was not encouraged by the commissioners which re-sulted in a very large number of stock-

holders owning its capital in different sections of the state. The Capital Savings Bank and Trust Company called in a part of its capital and commenced business in the spring of isel. Its depositors like its stockholders, were largely scattered. Those desiring large capital protection for their depos-

gone, but the "Old Mutual" has steadily pursued the even tenor of its way, always increasing in business, prosperily and stability.

The roster of officers is as follows: President, Fred E. Smith; secretary, James T. Sabin; treasurer, William T.

Directors: Washington county, Fred E. Directors: Washington county, Fred E. Smith, Louis P. Gleason, Melville E. Smille, James T. Sabin, George O. Stratton. Addison county; R. H. Preble. Bennington county, J. R. Judson. Caledonia, county, E. T. Ide. Chittenden county, Julius S. Hickok. Essex county, George S. Robinson. Franklin county, A. L. Galusha. Grand Isle county, H. W. Marvin. Lamoille county, Henry M. Noyen. Orange county, James K. Lynde. Orleans county, J. N. Webster. Butland county, George Briggs. Windham county. county, George Briggs. Windham county, James L. Martin. Windsor county, William W. Stickney.

The seventy-third annual report of the company (1900) shows that it paid \$175,-515 in losses during the year. The amount of insurance the company was then carrying was \$54,341,496. Its premits brought their money to this new bank. 515 in losses during the year. The it now has the largest assets of any bank amount of insurance the company was in the city with one exception, having determined the carrying was \$54,341,496. Its premposits at the present time of \$650,000 and turn note capital for payment of losses



VERMONT MUTUAL 1882.

and 4 per cent interest to its depositors. amount of \$17,080,702.

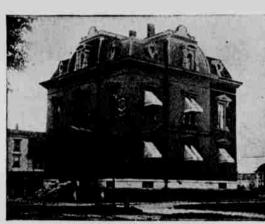
It also has a business department of deposits of active accounts on which it pays show, as has every previous report, a interest at the rate of 2 per cent per annum. It put in over 100 safe deposit boxes, the first ones in the City, in a burglarproof safe in a fire proof yault, affording company's elements of strength and starenters ample protection against loss by lifty or theft, which rented for \$5 a year

The assessments for the past year were each affording a fine income on their cost. At the first meeting of the stockholders valled since 1897.

total assets of \$700,000. It has paid dividends from the beginning of not less than cless in force was 41,520 of which 12,549 ber cent and most of the time 6 per cent and most of the time 6 per cent on the capital stock and 3 percent that report, insuring property to the

very material expansion of the figures which express the volume of new busi-ness secured, and the increment to the

At the first meeting of the stockholders the following board of seven trustees was elected and put in charge of the bank, T. J. Deavitt, H. N. Taplin, Albert Johonnott, A. J. Sibley and E. E. Blakely, of Montpeller, and Alex Cochran of Groton, and George F. Sibley, of North Montpeller. The only change in this board has



VERMONT MUTUAL TODAY C. H. CROSS & SON.

been that of E. E. Blakely resigned was succeeded by Geo. L. Bianchard. The first officers were T. J. Deavitt, Presi-dent, Alex. Cochran and H. N. Taplin. Vice Presidents and E. E. Blakely, Treas-urer. The officers remain the same with the change of E. E. Blakely resigned the office of treasurer in 1895 and was succeeded by Frank N. Smith, of Waterbury. who is the present Treasurer, and Albert ott and A. J. Sibley are the Vice Presidents.

VERMONT MUTUAL FIRE INSUR-ANCE COMPANY.

The earliest settlement of Montpeller is assigned to the year 1787. Here was then "the forest primeval." In that year Colonel Jacob Davis reared his cabin on the banks of the Winooski and began to subdue the Wilderness. A prosperous town was founded. In 1805 it was made the Capital of the State, and a few years shire of Jefferson-subsequent-

later the shire of Jefferson—subsequent-ly Washington county. It was characteristic of the thrift and foresight of the settlers that one of the earliest projects that engaged their attention was indemnity for the loss of their property by fire. To this end was incorporated in November, 1827, the Vermont Mutual Fire Insurance Company, which was organized and started in business in March, 1828. Up to the begin-ning of the nineteenth century, the bus-lness of insurance had been, for the the earliest to take its place.

In the three-quarters of a century of its existence, insurance companies, in

Wholesale and retail bakers and confectioners, Main street. The history of this firm of manufacturing bakers and confectioners has been one of a steady, sure and accumulative growth. It was founded in 1828, by Messrs. Timothy and C. H. Cross, the proprietorship remain-ing continuously in the same family. Tim-othy Cross retired a few years later and the business was continued by C. H. Cross alone. The present firm name was adopted in 1863, the senior member having retired in 1897, since which date L. Bart Cross has been the sole propri-etor. This plant is one of the important and well known industries of Ver-mont, the product of which has for years been well known and largely used throughout this state and the adjoining territory. Several teams are kept constantly busy in the delivery of goods. It was here the celebrated Boston cracker was originated, which has since been imitated so generally throughout the country. A full line of breads, crackers, cakes and confections are produced here. The plant is commodious and has been enlarged as the trade warranted it. A cut of the building where the offices are located is shown herewith. The business gives employment to twenty-five people. One of the well known specialties of this concern is the Montpeller Cracker, which is largely used by the people of Vermont and ranks among the highest grades iness of insurance had been, for the in the class of insurance had been, for the most part, carried on by individuals, but dies includes all of the popular-priced armost part, carried on by individuals, but dies includes all of the popular-priced armost into existence it had passed into traveling salesmen are employed, and under a forceful management this old bouse occupies a leading position among the sales of the sales of the sales occupies a leading position among the sales occupies and the sales occupies and the sales occupies a leading position among the sales occupies occupies a leading position among the sales occupies occupies occupies and the sales occupies occupies and the sales occupies occupies occupies occupies occupies occupies occupies occupies occupies occupied the sales occupied th house occupies a leading position among the trade. Mr. Cross is one of the sub-stantial business men of Montpelier, being prominently identified with some of the state and elsewhere, have come and the city's foremost institutions.



C H. CROSS & SON'S BAKERY.